

ABSTRACT OF THE DISCLOSURE

An exchange value unit identification code is sent to an electronic note generation site from an electronic note user site. When recognizing presence of an exchange value indicated by the exchange value unit identification code, the electronic note generation site generates an electronic note within a limit which does not exceed the exchange value and an authentication code to the electronic note user site. Then, the electronic note user site sends the authentication code to a transaction site. When a commodity is selected at the electronic note user site after each electronic note has been checked valid, the transaction site sends an acknowledgement of acceptance of the selection to the electronic note user site. After erasure of an electronic note at the electronic note user site is confirmed, an electronic note corresponding to changes is sent to the electronic note user site.

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